A5200-2

# Insurance Losses, Theft Coverages

## PASSENGER CARS, VANS, PICKUPS, AND UTILITY VEHICLES

1984 Models During Their First Year
1983 Models During Their First Two Years
1982 Models During Their First Three Years

Research Report HLDI T84-1
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Highway Loss Data Institute
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# Summary

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1982, 1983, and 1984 model year passenger cars, vans, pickups, and utility vehicles.

## Principal Findings:

### Passenger Cars

- The theft loss experience of different cars varies enormously. Average theft loss payments per insured vehicle year ranged from less than $0.50 to nearly $350.

- Luxury cars and sports cars have the highest overall theft losses. Among the individual makes and models summarized, the 1982 Chevrolet Corvette has the highest average loss payment per insured vehicle year.

- European imports, led by the Volkswagen Rabbit convertible, have the highest frequency of theft claims. An easily accessible radio is considered a major cause of the high frequency of theft claims for these models. Other Volkswagen models, certain Audi, BMW, and Saab models, and the 1982 Chevrolet Corvette also have particularly high theft claim frequencies. Small domestic models have the lowest claim frequencies.

- The 1982 Porsche 911 Coupe has the highest average loss payment per theft claim, nearly $8,000. Other models with average claim payments exceeding $5,000 are the 1984 Chevrolet Corvette and 1982 Mercedes Benz 380SL Coupe.

- In each model year, sports and specialty cars account for less than 20 percent of the total insurance exposure but are responsible for over 50 percent of the dollars paid in theft claims.

- The generally consistent pattern of theft results for 1982-1984 models of the same make and series indicates that 1985 models of these cars are likely to have similar theft losses, although relatively minor design changes, such as the introduction of an easily removable radio on recent model Volkswagens, can have a major impact on the insurance theft loss experience.

### Vans, Pickups, Utility Vehicles

- Small utility vehicles, principally the Jeep CJ-5 and CJ-7, have extremely high theft claim frequencies and average loss payments per insured vehicle year.

- Small pickup trucks have the lowest claim frequencies and average loss payments per insured vehicle year.

- The 1983 full-size Chevrolet Blazer has the highest average loss payment per theft claim ($5,746), which is over three times the all-passenger-car average.

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# Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerning human and economic losses resulting from owning and operating motor vehicles — especially concerning the ways such losses vary among different kinds of vehicles.

This report describes the theft loss experience under comprehensive coverage of 1984 models during their first year of availability, 1983 models during their first two years, and 1982 models during their first three years. Results are presented separately for passenger cars and for vans, pickup trucks, and utility vehicles. The report is based on comprehensive coverage and theft loss data supplied by 13 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA.

The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverage ranging from the theft of items from the vehicle to the theft of the vehicle itself. A complete list of the individual vehicle series included in this report is contained in Appendix A and definitions are provided in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing crash damage, crash injuries, and theft losses, and also provide the public with information relating to the differences in the loss experience produced by different kinds of vehicles.

## Results and Discussion

This report presents theft loss results in two sections. The first section summarizes variations in both the frequency and size of theft claims for private passenger cars from three model years: 1984 models during their first year of availability, 1983 models during their first two years, and 1982 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial comprehensive coverages.

The results are standardized to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of insurance theft losses vary with the deductible amount and the age group of the operators. Standardization ensures that the mix of these two nonvehicle factors is the same for each result. Therefore, to the extent that age distributions within each operator age group and dollar amounts within each deductible group do not vary substantially for different vehicles, these effects will not bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger cars* of each model year. Thus, for example, the relative claim frequency of 1406 for the 1982 Volkswagen Rabbit Convertible (Table 1) indicates a result that is 14.06 times the average result for all 1982 model year passenger cars combined. The results for vans, pickups, and utility vehicles are also given relative to the results for *all passenger cars.*

### Passenger Cars

The results for the 1984 model year passenger cars are based on nearly 1.5 million insured vehicle years of exposure, those for the 1983 models on nearly 3.5 million insured vehicle years, and those for the 1982 models on nearly 6 million insured vehicle years. Results are not presented separately for any individual vehicle series with less than 5,000 insured vehicle years of exposure and less than 100 paid theft claims, but their results are included in the aggregated totals. Confidence in the results generally increases with an increasing amount of exposure and number of claims.

#### 1982-1984 Models With the Highest Claim Frequencies

Table 1 summarizes the 1982-1984 model year passenger cars with the highest theft claim frequencies. The results are expressed in relative terms with the value 100 representing the claim frequency of all cars for each model year. The 12 cars listed in Table 1 all have relative claim frequencies exceeding 400 (at least four times higher than the average for all cars) in at least one of the three model years.

All but two of the models listed in Table 1 are European imports. It should be emphasized that this table summarizes the results of the *frequency* of theft claims and that these include claims for stolen parts (e.g., radios and hubcaps). With the exception of the Chevrolet Corvette, Mercedes Benz 380SEL, and BMW 320i, the cars listed in Table 1 have relatively low average loss payments per theft claim, which suggests that many of their claims are for stolen components rather than for the vehicle itself. An easily removable radio installed in many of these models is considered to be a major contributor to their extremely high theft rates. The Volkswagen Rabbit convertible has by far the highest reported theft claim frequencies averaging approximately 14 times the result for all cars combined in each model year.

For U.S. produced cars, the 1982 Chevrolet Corvette has the highest theft claim frequency with results nearly six times the all-car average. However, the theft claim frequency for the 1984 Chevrolet Corvette is slightly below average. The 1984 model was completely redesigned (there was no 1983 Corvette), and it is not yet possible to establish whether this dramatic improvement in theft claim frequency will be maintained for the 1984 and succeeding model year Corvettes.

All other cars listed in Table 1, except for the 1982 two-door Volkswagen Rabbit, have very high theft results for all model years reported.

**TABLE 1**
**Theft Losses**
**1982-1984 Models With The Highest**
**Theft Claim Frequencies**

| | | Relative Claim Frequencies | | |
|---|---|---|---|---|
| **Make** | **Series** | **1982** | **1983** | **1984** |
| **All-Car Average** | | **100** | **100** | **100** |
| Volkswagen | Rabbit Convertible | 1406 | 1376 | 1480 |
| Volkswagen | Scirocco | 778 | 886 | 839 |
| Volkswagen | Jetta - 2 Dr. | 668 | 841 | |
| Saab | 900 - 4 Dr. | 555 | 689 | 599 |
| BMW | 320i (318i) | 632 | 660 | 477 |
| Saab | 900 - 2 Dr. | 525 | 623 | 562 |
| Volkswagen | Jetta - 4 Dr. | 537 | 556 | 603 |
| Chevrolet | Corvette | 592 | * | 99 |
| Audi | 5000 | 512 | 465 | 253 |
| Mercedes Benz | 380SEL | | 490 | * |
| Peugeot | 505 - 4 Dr. | 379 | 487 | 388 |
| Volkswagen | Rabbit 2 Dr. | 149 | 435 | 481 |

* Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

### 1982-1984 Models With the Highest Average Loss Payments Per Insured Vehicle Year

Table 2 summarizes the 1982-1984 model year passenger cars with the highest average theft loss payments per insured vehicle year. This index combines claim frequencies and average loss payments per claim and thus accounts for not only how often theft claims are made for particular vehicles but also for the magnitude of such claims. This table includes 12 models with a result exceeding the all-car average by a factor of five or more.

The models listed in Table 2 are dominated by luxury cars (including four Mercedes Benz and three Cadillac models) and sports cars. The 1982 Chevrolet Corvette has the highest average loss payment per insured vehicle year; it exceeds the all-car average by a factor of 16. The 1982 Corvette has less than one-third of 1 percent of the total 1982 exposure, but it accounts for about 5 percent of the total dollars paid for theft claims. The 1982 Porsche 911 Coupe has the highest loss payment per theft claim with average payments of nearly $8,000. Other models with average payments per claim exceeding $5,000 are the 1984 Chevrolet Corvette ($6,914) and 1982 Mercedes Benz 380SL Coupe ($5,954).

The consistency of year-to-year results presented in Tables 1 and 2 suggests that newer models of these cars are also very likely to have worse than average theft loss results.

### 1982-1984 Models With the Lowest Claim Frequencies

Table 3 summarizes the 1982-1984 model year passenger cars with the lowest theft claim frequencies. Table 3 includes 12 cars with relative claim frequencies of less than 20 for any model year indicating a frequency of theft claims less than one-fifth the average for all cars.

Ten of 12 cars listed in Table 3 are domestic models; two versions of the Japanese made Subaru station wagon are also listed. The 1984 four-door Mercury Topaz has the lowest theft claim frequency, about one-eighth the all-car frequency.

## TABLE 2
## Theft Losses
## 1982-1984 Models With The Highest Average Loss Payments Per Insured Vehicle Year

| | | Relative Average Loss Payments Per Insured Vehicle Year | | |
|---|---|---|---|---|
| **Make** | **Series** | **1982** | **1983** | **1984** |
| **All-Car Average** | | **100** | **100** | **100** |
| Chevrolet | Corvette | 1605 | * | 386 |
| Porsche | 911 Coupe | 1107 | | |
| Mercedes Benz | 380SEL | | 972 | * |
| Mercedes Benz | 380SL Coupe | 938 | | |
| Volkswagen | Rabbit Convertible | 850 | 733 | 885 |
| Cadillac | Eldorado | 688 | 808 | 558 |
| Mercedes Benz | 300D | 176 | 191 | 740 |
| Cadillac | Seville | 649 | 579 | 573 |
| Mercedes Benz | 300SD | 540 | 585 | 626 |
| BMW | 320i (318i) | 611 | 532 | 430 |
| Cadillac | Brougham - 2 Dr. | 518 | | |
| BMW | 528e | 516 | 435 | |

* Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

## TABLE 3
## Theft Losses
## 1982-1984 Models With The Lowest Theft Claim Frequencies

| | | Relative Claim Frequencies | | |
|---|---|---|---|---|
| **Make** | **Series** | **1982** | **1983** | **1984** |
| **All-Car Average** | | **100** | **100** | **100** |
| Mercury | Topaz - 4 Dr. | * | * | 12 |
| Chevrolet | Citation - 4 Dr. | 17 | 13 | |
| Pontiac | 2000 - S.W. | 15 | | |
| Ford | Escort - S.W. | 16 | 22 | 17 |
| Mercury | Lynx - S.W. | 19 | 16 | |
| Dodge | Aries - S.W. | 30 | 16 | |
| Plymouth | Reliant - S.W. | 30 | 16 | |
| Dodge | Caravan Wagon | * | * | 17 |
| Subaru | DL/GL - S.W. | 28 | 18 | |
| Ford | Escort - 4 Dr. | 23 | 19 | 26 |
| Subaru | DL/GL 4WD - S.W. | 30 | 28 | 19 |
| Plymouth | Reliant - 4 Dr. | 29 | 19 | 34 |

* Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

### 1982-1984 Models With the Lowest Average Loss Payments Per Insured Vehicle Year

Table 4 summarizes the 1982-1984 model year passenger cars with the lowest average theft loss payments per insured vehicle year and includes 12 models with relative results of less than 10. These cars have average loss payments per insured vehicle year that are less than one-tenth the all-car averages in at least one of the three model years.

Table 4 does not include any large cars or sports and specialty models, nor does it include any imported models. The 1983 models of the Oldsmobile Firenza station wagon and Mercury Lynx station wagon have the lowest average loss payments per insured vehicle year; these payments are only 2 and 3 percent, respectively, of the peyments for all 1983 cars, or less than $0.75.

### Sports and Specialty Cars Most Vulnerable

In each model year, sports and specialty cars continue to account for an overwhelming share of total theft losses. Although these cars account for less than 20 percent of the total insurance exposure in each model year, they are responsible for over 50 percent of the total dollars paid for theft claims. They consistently have the highest theft claim frequencies and the highest average payments per claim.

### Results for Individual Series

The *overall* 1982, 1983, and 1984 model year results are summarized in Table 5. Results are presented for three loss categories — claim frequency per 1,000 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. When comparing results across model years, several factors should be noted, including the following: The vehicle mix by car size has changed somewhat during this period; the exposure intervals are different (three years for 1982 models, two years for 1983 models, and one year for 1984 models); and the Chevrolet Corvette, which contributed heavily to 1982 model year theft losses, was not made in the 1983 model year.

**TABLE 4**
**Theft Losses**
**1982-1984 Models With The Lowest**
**Average Loss Payments Per Insured Vehicle Year**

| | | Relative Average Loss Payments Per Insured Vehicle Year | | |
|---|---|---|---|---|
| **Make** | **Series** | **1982** | **1983** | **1984** |
| **All-Car Average** | | **100** | **100** | **100** |
| Oldsmobile | Firenza - S.W. | * | 2 | |
| Mercury | Lynx - S.W. | 10 | 3 | |
| Chevrolet | Celebrity - S.W. | * | * | 5 |
| Plymouth | Reliant - S.W. | 17 | 5 | |
| Buick | Skyhawk - S.W. | * | 6 | |
| Chevrolet | Cavalier - S.W. | 17 | 21 | 6 |
| American | Eagle - S.W. | 35 | 6 | |
| Oldsmobile | Firenza - 2 Dr. | 37 | 6 | |
| Dodge | Aries - S.W. | 7 | 9 | |
| Ford | Tempo - 4 Dr. | * | * | 8 |
| Oldsmobile | Omega - 4 Dr. | 20 | 8 | |
| Plymouth | Horizon - 4 Dr. | 10 | 9 | 14 |

* Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

**TABLE 5**
**Theft Losses**
**1982-1984 Model Year Passenger Cars**

| Model Year | Claim Frequency Per 1,000 Insured Vehicle Years | Average Loss Payment Per Claim | Average Loss Payment Per Insured Vehicle Year |
|---|---|---|---|
| 1982 | 14.0 | $1,535 | $21.4 |
| 1983 | 12.8 | 1,782 | 22.9 |
| 1984 | 12.4 | 1,775 | 22.15 |

Tables 6, 7, and 8 present detailed comprehensive theft coverage results for all 1984, 1983, and 1982 model year cars with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. The values displayed are total exposure (measured in insured vehicle years) and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 represents the average for all cars combined for each model year in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year (last column) for each car size group and body style subgroup.

*(Text continues on page 29)*

## TABLE 6
## INSURANCE LOSSES, THEFT COVERAGES
## 1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| ALL | ALL | 1444618 | 100 | 100 | 100 |
| | | | = 12.4 | = $1775 | = $ 22.1 |
| | | | **SMALL CARS** | | |
| **TWO-DOOR MODELS** | | **209138** | **94** | **65** | **61** |
| PLYMOUTH | TURISMO | 7447 | 22 | 41 | 9 |
| TOYOTA | TERCEL | 6231 | 38 | 44 | 17 |
| FORD | ESCORT | 25967 | 31 | 72 | 22 |
| RENAULT | ENCORE | 7578 | 51 | 47 | 24 |
| DODGE | CHARGER | 6493 | 45 | 54 | 24 |
| CHEVROLET | CHEVETTE | 14623 | 53 | 47 | 25 |
| HONDA | CIVIC | 9890 | 57 | 44 | 25 |
| HONDA | ACCORD | 11977 | 63 | 41 | 26 |
| NISSAN | SENTRA | 14914 | 68 | 41 | 28 |
| NISSAN | PULSAR | 6011 | 74 | 38 | 28 |
| RENAULT | ALLIANCE | 7529 | 61 | 61 | 37 |
| HONDA | CIVIC CRX | 7093 | 85 | 46 | 39 |
| TOYOTA | COROLLA | 5833 | 40 | 124 | 50 |
| CHRYSLER | LASER | 8576 | 55 | 118 | 65 |
| DODGE | DAYTONA | 6668 | 77 | 103 | 79 |
| TOYOTA | CELICA | 15015 | 169 | 104 | 176 |
| VOLKSWAGEN | RABBIT | 7055 | 481 | 54 | 261 |
| VOLKSWAGEN | SCIROCCO | 1936 | 839 | 40 | 338 |
| SAAB | 900 | 2592 | 562 | 68 | 380 |

(See footnotes on page 28)

TABLE 6 (CONTD)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | SMALL CARS (CONTD) | | | |
| **FOUR-DOOR MODELS** | | **170570** | **77** | **62** | **47** |
| PLYMOUTH | HORIZON | 11502 | 23 | 62 | 14 |
| DODGE | OMNI | 9061 | 30 | 81 | 25 |
| CHEVROLET | CHEVETTE | 12079 | 54 | 50 | 27 |
| FORD | ESCORT | 11413 | 26 | 118 | 31 |
| NISSAN | SENTRA | 7318 | 50 | 73 | 36 |
| TOYOTA | COROLLA | 19826 | 46 | 85 | 39 |
| HONDA | CIVIC | 5677 | 71 | 56 | 40 |
| NISSAN | STANZA | 6932 | 70 | 63 | 44 |
| HONDA | ACCORD | 32899 | 70 | 64 | 45 |
| RENAULT | ALLIANCE | 7023 | 51 | 94 | 48 |
| MAZDA | 626 | 10227 | 81 | 73 | 59 |
| VOLKSWAGEN | JETTA | 4977 | 603 | 55 | 330 |
| SAAB | 900 | 2217 | 599 | 58 | 348 |
| **STATION WAGONS/PASSENGER VANS** | | **50500** | **37** | **71** | **26** |
| FORD | ESCORT | 11878 | 17 | 72 | 12 |
| SUBARU | DL/GL 4WD | 6337 | 19 | 78 | 15 |
| NISSAN | SENTRA | 5874 | 36 | 92 | 33 |
| TOYOTA | TERCEL 4WD | 5532 | 32 | 125 | 40 |
| TOYOTA | VAN WAGON | 5814 | 57 | 165 | 94 |
| **SPORTS & SPECIALTY** | | **64115** | **132** | **178** | **235** |
| HONDA | PRELUDE | 8344 | 80 | 84 | 67 |
| PONTIAC | FIERO | 16945 | 52 | 153 | 80 |
| NISSAN | 300ZX | 7064 | 142 | 191 | 271 |
| MAZDA | RX-7 | 5975 | 158 | 241 | 381 |
| CHEVROLET | CORVETTE | 10019 | 99 | 389 | 386 |
| VOLKSWAGEN | RABBIT CONV. | 1454 | 1480 | 60 | 885 |

(See footnotes on page 28)

TABLE 6 (CONTD)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS | | | |
| **TWO-DOOR MODELS** | | **165299** | **92** | **105** | **97** |
| CHEVROLET | CAVALIER | 18402 | 54 | 31 | 17 |
| BUICK | SKYHAWK | 10305 | 39 | 49 | 19 |
| FORD | TEMPO | 16315 | 32 | 87 | 28 |
| OLDSMOBILE | CIERA | 5740 | 95 | 36 | 34 |
| PONTIAC | 2000 | 8645 | 52 | 84 | 43 |
| FORD | MUSTANG | 11629 | 150 | 80 | 120 |
| BUICK | REGAL | 22754 | 163 | 105 | 171 |
| OLDSMOBILE | CUTLASS | 40080 | 123 | 162 | 199 |
| **FOUR-DOOR MODELS** | | **317592** | **66** | **66** | **43** |
| FORD | TEMPO | 35952 | 20 | 40 | 8 |
| CHEVROLET | CELEBRITY | 19339 | 46 | 21 | 10 |
| MERCURY | MARQUIS | 11143 | 47 | 27 | 13 |
| FORD | LTD | 12746 | 38 | 41 | 15 |
| DODGE | ARIES | 6658 | 27 | 64 | 17 |
| PLYMOUTH | RELIANT | 9003 | 34 | 54 | 19 |
| BUICK | SKYLARK | 10785 | 35 | 56 | 19 |
| CHEVROLET | CAVALIER | 21224 | 34 | 69 | 23 |
| MERCURY | TOPAZ | 10366 | 12 | 211 | 26 |
| CHRYSLER | NEW YORKER | 9310 | 118 | 26 | 30 |
| PONTIAC | 2000 | 6335 | 52 | 69 | 35 |
| BUICK | CENTURY | 20240 | 90 | 41 | 37 |
| OLDSMOBILE | CIERA | 25303 | 98 | 46 | 45 |
| VOLVO | 240 | 9345 | 67 | 73 | 49 |
| CHRYSLER | LE BARON | 6008 | 83 | 67 | 56 |
| PONTIAC | BONNEVILLE | 9400 | 58 | 100 | 58 |
| BUICK | REGAL | 6836 | 117 | 58 | 68 |
| OLDSMOBILE | CUTLASS | 14149 | 77 | 90 | 69 |
| TOYOTA | CAMRY | 14947 | 71 | 107 | 76 |
| PONTIAC | 6000 | 10619 | 84 | 122 | 103 |
| NISSAN | MAXIMA | 12947 | 70 | 154 | 109 |
| PEUGEOT | 505 | 1982 | 388 | 44 | 170 |
| TOYOTA | CRESSIDA | 5492 | 311 | 81 | 250 |

(See footnotes on page 28)

## TABLE 6 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONTD) | | | |
| **STATION WAGONS/PASSENGER VANS** | | **64235** | **44** | **45** | **20** |
| CHEVROLET | CELEBRITY | 6936 | 25 | 19 | 5 |
| CHEVROLET | CAVALIER | 13530 | 22 | 26 | 6 |
| VOLVO | 240 | 5315 | 34 | 36 | 13 |
| FORD | LTD | 5717 | 36 | 97 | 35 |
| **SPORTS & SPECIALTY** | | **147854** | **175** | **122** | **212** |
| MERCURY | COUGAR | 13755 | 45 | 82 | 37 |
| FORD | THUNDERBIRD | 17302 | 51 | 76 | 39 |
| AUDI | 5000 | 7678 | 253 | 71 | 179 |
| PONTIAC | GRAND PRIX | 10697 | 151 | 135 | 203 |
| CHEVROLET | MONTE CARLO | 20383 | 140 | 153 | 215 |
| CHEVROLET | CAMARO | 27565 | 202 | 135 | 272 |
| PONTIAC | FIREBIRD | 15399 | 179 | 155 | 276 |
| BMW | 318I | 11270 | 477 | 90 | 430 |
| TOYOTA | CELICA SUPRA | 4157 | 280 | 168 | 471 |

(See footnotes on page 28)

## TABLE 6 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | LARGE CARS | | | |
| **TWO-DOOR MODELS** | | **25968** | **122** | **105** | **128** |
| BUICK | LE SABRE | 5226 | 124 | 122 | 151 |
| OLDSMOBILE | DELTA 88 | 11634 | 127 | 120 | 153 |
| **FOUR-DOOR MODELS** | | **125493** | **116** | **89** | **104** |
| FORD | CROWN VICTORIA | 12992 | 57 | 61 | 35 |
| MERCURY | GRAND MARQUIS | 14726 | 51 | 71 | 36 |
| PONTIAC | PARISIENNE | 5069 | 121 | 43 | 52 |
| CHRYSLER | NEW YORKER 5TH AVE | 8810 | 201 | 30 | 60 |
| BUICK | LE SABRE | 17213 | 115 | 74 | 85 |
| OLDSMOBILE | DELTA 88 | 25626 | 103 | 109 | 113 |
| CHEVROLET | CAPRICE | 16405 | 121 | 107 | 129 |
| OLDSMOBILE | NINETY EIGHT | 12174 | 210 | 101 | 212 |
| BUICK | ELECTRA | 7223 | 146 | 166 | 243 |
| **STATION WAGONS/PASSENGER VANS** | | **36928** | **53** | **101** | **53** |
| DODGE | CARAVAN WAGON | 8624 | 17 | 85 | 15 |
| PLYMOUTH | VOYAGER WAGON | 8096 | 22 | 103 | 23 |
| CHEVROLET | CAPRICE | 7187 | 89 | 102 | 91 |
| **SPORTS & SPECIALTY** | | **66926** | **261** | **153** | **400** |
| LINCOLN | TOWN CAR | 6679 | 81 | 114 | 92 |
| CADILLAC | DE VILLE 4D | 9360 | 273 | 100 | 272 |
| OLDSMOBILE | TORONADO | 5599 | 206 | 136 | 280 |
| CADILLAC | DE VILLE 2D | 8328 | 291 | 123 | 357 |
| BUICK | RIVIERA | 7818 | 255 | 162 | 414 |
| CADILLAC | BROUGHAM 4D | 5304 | 310 | 146 | 453 |
| CADILLAC | ELDORADO | 9778 | 322 | 173 | 558 |
| CADILLAC | SEVILLE | 4633 | 267 | 214 | 573 |
| MERCEDES | 300SD | 2049 | 479 | 131 | 626 |
| MERCEDES | 300D | 2785 | 299 | 248 | 740 |

(See footnotes on page 28)

## TABLE 7
## INSURANCE LOSSES, THEFT COVERAGES
## 1983 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| ALL | ALL | 3577299 | 100 | 100 | 100 |
| | | | = 12.8 | = $1782 | = $ 22.9 |
| | | | **SMALL CARS** | | |
| **TWO-DOOR MODELS** | | **594870** | **80** | **66** | **53** |
| MERCURY | LYNX | 15279 | 28 | 44 | 12 |
| PONTIAC | 1000 | 5951 | 27 | 52 | 14 |
| FORD | ESCORT | 67980 | 27 | 61 | 16 |
| PLYMOUTH | HORIZON | 16796 | 31 | 53 | 17 |
| PLYMOUTH | COLT | 7491 | 27 | 62 | 17 |
| SUBARU | HARDTOP | 6696 | 38 | 48 | 18 |
| MAZDA | GLC | 9439 | 40 | 52 | 21 |
| NISSAN | SENTRA | 63998 | 56 | 39 | 22 |
| CHEVROLET | CHEVETTE | 32080 | 45 | 51 | 23 |
| SUBARU | HATCHBACK | 5804 | 38 | 69 | 26 |
| TOYOTA | TERCEL | 35171 | 37 | 71 | 26 |
| HONDA | CIVIC | 37357 | 58 | 45 | 26 |
| NISSAN | PULSAR | 27398 | 68 | 42 | 28 |
| DODGE | COLT | 10232 | 38 | 77 | 29 |
| DODGE | OMNI | 16503 | 52 | 60 | 31 |
| RENAULT | ALLIANCE | 26422 | 64 | 55 | 35 |
| HONDA | ACCORD | 41443 | 76 | 68 | 52 |
| TOYOTA | COROLLA | 38109 | 53 | 98 | 52 |
| DATSUN | 200SX | 11600 | 72 | 98 | 71 |
| MITSUBISHI | CORDIA | 5194 | 91 | 84 | 76 |
| MAZDA | 626 | 7319 | 179 | 43 | 78 |
| TOYOTA | CELICA | 62210 | 118 | 107 | 126 |
| VOLKSWAGEN | RABBIT | 15306 | 435 | 52 | 226 |
| VOLKSWAGEN | JETTA | 1171 | 841 | 47 | 392 |
| VOLKSWAGEN | SCIROCCO | 2255 | 886 | 45 | 402 |
| SAAB | 900 | 5769 | 623 | 66 | 410 |

(See footnotes on page 28)

## TABLE 7 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1983 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | SMALL CARS (CONTD) | | | |
| **FOUR-DOOR MODELS** | | **457347** | **68** | **55** | **37** |
| PLYMOUTH | HORIZON | 21892 | 32 | 29 | 9 |
| PONTIAC | 1000 | 5024 | 23 | 47 | 11 |
| CHEVROLET | CHEVETTE | 36409 | 32 | 36 | 12 |
| FORD | ESCORT | 32223 | 19 | 63 | 12 |
| DODGE | OMNI | 20012 | 25 | 58 | 14 |
| TOYOTA | TERCEL | 26836 | 34 | 50 | 17 |
| NISSAN | STANZA | 24235 | 31 | 62 | 19 |
| DODGE | COLT | 6325 | 24 | 86 | 20 |
| MERCURY | LYNX | 8114 | 24 | 95 | 23 |
| NISSAN | SENTRA | 25679 | 42 | 57 | 24 |
| SUBARU | DL/GL SEDAN | 15236 | 46 | 57 | 26 |
| HONDA | CIVIC | 25758 | 72 | 39 | 28 |
| RENAULT | ALLIANCE | 38455 | 50 | 62 | 31 |
| MAZDA | GLC | 12249 | 55 | 59 | 32 |
| TOYOTA | COROLLA | 24388 | 54 | 97 | 52 |
| MAZDA | 626 | 16249 | 161 | 34 | 55 |
| HONDA | ACCORD | 78387 | 95 | 58 | 55 |
| VOLKSWAGEN | RABBIT | 11554 | 160 | 40 | 64 |
| MITSUBISHI | TREDIA | 5389 | 67 | 101 | 68 |
| VOLKSWAGEN | JETTA | 3593 | 556 | 45 | 247 |
| SAAB | 900 | 5062 | 689 | 58 | 401 |
| **STATION WAGONS/PASSENGER VANS** | | **152325** | **30** | **52** | **16** |
| MERCURY | LYNX | 6963 | 16 | 18 | 3 |
| SUBARU | DL/GL | 16185 | 18 | 49 | 9 |
| HONDA | CIVIC | 15365 | 36 | 29 | 10 |
| FORD | ESCORT | 34743 | 22 | 49 | 11 |
| TOYOTA | COROLLA | 14014 | 53 | 31 | 17 |
| NISSAN | SENTRA | 23551 | 23 | 82 | 19 |
| TOYOTA | TERCEL 4WD | 18270 | 28 | 68 | 19 |
| SUBARU | DL/GL 4WD | 17992 | 28 | 71 | 20 |

(See footnotes on page 28)

## TABLE 7 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1983 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | SMALL CARS (CONTD) | | | |
| **SPORTS & SPECIALTY** | | **116934** | **175** | **156** | **272** |
| FORD | EXP | 8986 | 41 | 92 | 38 |
| HONDA | PRELUDE | 15381 | 61 | 74 | 45 |
| RENAULT | FUEGO | 6030 | 99 | 107 | 107 |
| PORSCHE | 944 COUPE | 7816 | 275 | 90 | 249 |
| MAZDA | RX-7 | 32402 | 186 | 179 | 333 |
| DATSUN | 280ZX | 19291 | 218 | 178 | 387 |
| DATSUN | 280ZX 2+2 | 7495 | 197 | 199 | 391 |
| VOLKSWAGEN | RABBIT CONV. | 1650 | 1376 | 53 | 733 |

(See footnotes on page 28)

TABLE 7 (CONTD)
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS | | | |
| **TWO-DOOR MODELS** | | **389168** | **96** | **110** | **106** |
| OLDSMOBILE | FIRENZA | 5104 | 26 | 22 | 6 |
| CHEVROLET | CITATION | 7979 | 23 | 71 | 16 |
| PLYMOUTH | RELIANT | 10680 | 25 | 90 | 23 |
| PONTIAC | 2000 | 14379 | 33 | 72 | 24 |
| CHEVROLET | CELEBRITY | 8104 | 50 | 48 | 24 |
| CHEVROLET | CAVALIER | 33753 | 55 | 49 | 27 |
| BUICK | SKYHAWK | 16410 | 37 | 74 | 27 |
| OLDSMOBILE | CIERA | 12939 | 57 | 57 | 32 |
| BUICK | SKYLARK | 9643 | 54 | 61 | 33 |
| DODGE | ARIES | 9231 | 32 | 106 | 33 |
| CHRYSLER | LE BARON | 9876 | 78 | 45 | 35 |
| DODGE | 400 | 6020 | 99 | 39 | 39 |
| BUICK | CENTURY | 5486 | 126 | 49 | 62 |
| DODGE | CHALLENGER | 7146 | 61 | 113 | 69 |
| PLYMOUTH | SAPPORO | 5453 | 48 | 152 | 73 |
| MERCURY | CAPRI | 7747 | 106 | 69 | 73 |
| FORD | MUSTANG | 37399 | 148 | 68 | 101 |
| BUICK | REGAL | 70364 | 140 | 124 | 173 |
| OLDSMOBILE | CUTLASS | 88629 | 124 | 170 | 210 |
| **FOUR-DOOR MODELS** | | **679952** | **70** | **71** | **50** |
| OLDSMOBILE | OMEGA | 14153 | 24 | 35 | 8 |
| DODGE | ARIES | 20310 | 20 | 46 | 9 |
| PLYMOUTH | RELIANT | 22908 | 19 | 64 | 12 |
| CHEVROLET | CITATION | 17965 | 13 | 105 | 14 |
| CHEVROLET | CAVALIER | 37798 | 46 | 31 | 14 |
| FORD | FUTURA | 17601 | 45 | 35 | 16 |
| PONTIAC | 2000 | 12022 | 34 | 53 | 18 |
| MERCURY | MARQUIS | 15987 | 49 | 44 | 21 |
| FORD | LTD | 35564 | 82 | 28 | 23 |
| BUICK | SKYLARK | 27560 | 44 | 55 | 24 |
| CHEVROLET | CELEBRITY | 40767 | 56 | 45 | 25 |
| CHRYSLER | E CLASS | 17605 | 58 | 45 | 26 |

(See footnotes on page 28)

## TABLE 7 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1983 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONTD) | | | |
| CHRYSLER | NEW YORKER | 15439 | 70 | 39 | 27 |
| BUICK | SKYHAWK | 8835 | 51 | 54 | 27 |
| OLDSMOBILE | FIRENZA | 6703 | 35 | 83 | 29 |
| CHRYSLER | LE BARON | 14695 | 54 | 55 | 30 |
| DODGE | 600 | 15786 | 62 | 49 | 30 |
| PONTIAC | 6000 | 24333 | 66 | 54 | 36 |
| BUICK | CENTURY | 41784 | 68 | 60 | 41 |
| OLDSMOBILE | CIERA | 54518 | 67 | 65 | 44 |
| VOLVO | 244 | 21793 | 75 | 72 | 54 |
| TOYOTA | CAMRY | 18228 | 49 | 141 | 69 |
| OLDSMOBILE | CUTLASS | 32055 | 70 | 102 | 71 |
| PONTIAC | BONNEVILLE | 28350 | 75 | 115 | 86 |
| BUICK | REGAL | 23645 | 95 | 98 | 93 |
| CHEVROLET | MALIBU | 16214 | 87 | 112 | 97 |
| NISSAN | MAXIMA | 29559 | 56 | 191 | 107 |
| AUDI | 4000 | 3607 | 399 | 40 | 159 |
| PEUGEOT | 505 | 4986 | 487 | 47 | 227 |
| TOYOTA | CRESSIDA | 18801 | 233 | 98 | 229 |
| VOLKSWAGEN | QUANTUM | 2583 | 363 | 67 | 242 |
| **STATION WAGONS/PASSENGER VANS** | | **165807** | **48** | **47** | **23** |
| OLDSMOBILE | FIRENZA | 5910 | 21 | 11 | 2 |
| PLYMOUTH | RELIANT | 14152 | 16 | 34 | 5 |
| BUICK | SKYHAWK | 5179 | 31 | 19 | 6 |
| AMERICAN | EAGLE 30 | 9294 | 32 | 19 | 6 |
| DODGE | ARIES | 13198 | 16 | 58 | 9 |
| FORD | LTD | 15643 | 61 | 25 | 15 |
| CHEVROLET | CAVALIER | 27555 | 37 | 56 | 21 |
| VOLVO | 245 | 12272 | 49 | 44 | 22 |
| CHRYSLER | LE BARON | 5068 | 58 | 43 | 25 |
| BUICK | REGAL | 6544 | 45 | 60 | 27 |
| CHEVROLET | MALIBU | 17568 | 61 | 59 | 36 |
| PONTIAC | BONNEVILLE | 6247 | 41 | 126 | 52 |
| OLDSMOBILE | CUTLASS | 9195 | 73 | 76 | 56 |

(See footnotes on page 28)

## TABLE 7 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1983 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONTD) | | | |
| **SPORTS & SPECIALTY** | | **329595** | **174** | **118** | **205** |
| LINCOLN | CONTINENTAL | 5109 | 63 | 46 | 29 |
| MERCURY | COUGAR XR-7 | 27060 | 49 | 74 | 36 |
| FORD | THUNDERBIRD | 44971 | 71 | 92 | 66 |
| CADILLAC | CIMARRON | 9145 | 48 | 197 | 94 |
| FORD | MUSTANG CONV. | 8288 | 241 | 57 | 138 |
| CHEVROLET | MONTE CARLO | 41332 | 139 | 134 | 186 |
| PONTIAC | GRAND PRIX | 40655 | 124 | 171 | 211 |
| PONTIAC | FIREBIRD | 29907 | 192 | 136 | 261 |
| CHEVROLET | CAMARO | 65290 | 183 | 151 | 276 |
| AUDI | 5000 | 12285 | 465 | 62 | 288 |
| BMW | 528E | 4265 | 461 | 94 | 435 |
| TOYOTA | CELICA SUPRA | 13043 | 220 | 199 | 437 |
| BMW | 320I | 14237 | 660 | 81 | 532 |

(See footnotes on page 28)

## TABLE 7 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1983 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | LARGE CARS | | | |
| **TWO-DOOR MODELS** | | **68931** | **116** | **110** | **127** |
| MERCURY | GRAND MARQUIS | 5770 | 51 | 98 | 50 |
| OLDSMOBILE | DELTA 88 | 30036 | 96 | 91 | 87 |
| BUICK | LE SABRE | 15395 | 141 | 95 | 134 |
| FORD | CROWN VICTORIA | 5959 | 188 | 78 | 146 |
| OLDSMOBILE | NINETY EIGHT | 7346 | 114 | 174 | 199 |
| **FOUR-DOOR MODELS** | | **348469** | **115** | **85** | **98** |
| MERCURY | GRAND MARQUIS | 32299 | 55 | 36 | 20 |
| FORD | CROWN VICTORIA | 27274 | 139 | 19 | 27 |
| CHEVROLET | IMPALA | 10777 | 42 | 122 | 52 |
| CHRYSLER | NEW YORKER 5TH AVE | 41634 | 181 | 38 | 70 |
| OLDSMOBILE | DELTA 88 | 62333 | 81 | 94 | 76 |
| BUICK | LE SABRE | 43314 | 97 | 106 | 103 |
| CHEVROLET | CAPRICE | 52111 | 110 | 94 | 104 |
| BUICK | ELECTRA | 28544 | 137 | 136 | 186 |
| OLDSMOBILE | NINETY EIGHT | 43597 | 155 | 132 | 205 |
| **STATION WAGONS/PASSENGER VANS** | | **49422** | **70** | **88** | **62** |
| FORD | CROWN VICTORIA | 6353 | 88 | 27 | 24 |
| CHEVROLET | CAPRICE | 20813 | 74 | 79 | 58 |
| OLDSMOBILE | CUSTOM CRUISER | 10414 | 58 | 146 | 85 |
| **SPORTS & SPECIALTY** | | **224477** | **228** | **164** | **373** |
| LINCOLN | MARK VI 4D | 5738 | 47 | 69 | 32 |
| CHRYSLER | CORDOBA | 7295 | 164 | 32 | 52 |
| LINCOLN | TOWN CAR | 15682 | 114 | 60 | 68 |
| MERCEDES | 240D | 6467 | 100 | 120 | 120 |
| MERCEDES | 300D | 9386 | 132 | 145 | 191 |
| CADILLAC | DE VILLE 4D | 30509 | 252 | 126 | 318 |
| OLDSMOBILE | TORONADO | 16420 | 203 | 163 | 332 |
| CADILLAC | DE VILLE 2D | 31324 | 241 | 138 | 333 |

(See footnotes on page 28)

TABLE 7 (CONTD)
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | LARGE CARS (CONTD) | | | |
| CADILLAC | BROUGHAM 4D | 14009 | 247 | 141 | 349 |
| BUICK | RIVIERA | 21464 | 230 | 183 | 421 |
| CADILLAC | SEVILLE | 11192 | 246 | 235 | 579 |
| MERCEDES | 300SD | 7425 | 407 | 144 | 585 |
| CADILLAC | ELDORADO | 28512 | 349 | 232 | 808 |
| MERCEDES | 380SEL | 1498 | 490 | 198 | 972 |

(See footnotes on page 28)

## TABLE 8
## INSURANCE LOSSES, THEFT COVERAGES
## 1982 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| ALL | ALL | 5913407 | 100 | 100 | 100 |
| | | | = 14.0 | = $1535 | = $ 21.4 |
| | | SMALL CARS | | | |
| **TWO-DOOR MODELS** | | **1118395** | **69** | **76** | **52** |
| SUBARU | STANDARD | 14692 | 30 | 33 | 10 |
| PLYMOUTH | CHAMP | 16966 | 25 | 48 | 12 |
| DODGE | COLT | 17023 | 26 | 61 | 16 |
| TOYOTA | STARLET | 18696 | 39 | 51 | 20 |
| FORD | ESCORT | 125085 | 26 | 85 | 22 |
| MERCURY | LYNX | 35782 | 26 | 90 | 23 |
| HONDA | CIVIC | 57641 | 57 | 42 | 24 |
| NISSAN | SENTRA | 42619 | 45 | 55 | 25 |
| CHEVROLET | CHEVETTE | 62825 | 40 | 64 | 26 |
| MAZDA | GLC | 24756 | 43 | 63 | 28 |
| DODGE | OMNI | 32598 | 37 | 79 | 29 |
| TOYOTA | COROLLA TERCEL | 73494 | 53 | 55 | 29 |
| AMERICAN | SPIRIT LIFTBACK | 12265 | 49 | 61 | 30 |
| NISSAN | STANZA | 18124 | 30 | 100 | 30 |
| PLYMOUTH | HORIZON | 33078 | 33 | 97 | 31 |
| PONTIAC | T1000 | 15362 | 41 | 87 | 35 |
| DATSUN | 310 | 31501 | 47 | 84 | 39 |
| DATSUN | 210 | 41894 | 58 | 71 | 41 |
| SUBARU | DL | 15442 | 50 | 86 | 43 |
| HONDA | ACCORD | 75617 | 82 | 56 | 46 |
| AMERICAN | EAGLE 50 LIFTBACK | 9237 | 49 | 113 | 55 |
| VOLKSWAGEN | RABBIT | 31397 | 149 | 41 | 62 |
| TOYOTA | COROLLA | 87745 | 56 | 118 | 67 |
| MAZDA | 626 | 22234 | 65 | 109 | 71 |
| RENAULT | LE CAR | 11355 | 107 | 69 | 73 |
| DATSUN | 200SX | 53347 | 61 | 144 | 88 |
| RENAULT | FUEGO | 7507 | 81 | 119 | 96 |
| TOYOTA | CELICA | 98325 | 86 | 117 | 100 |
| VOLKSWAGEN | JETTA | 4292 | 668 | 47 | 316 |
| VOLKSWAGEN | SCIROCCO | 13635 | 778 | 48 | 374 |
| SAAB | 900 | 6955 | 525 | 84 | 443 |

(See footnotes on page 28)

TABLE 8 (CONTD)
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | SMALL CARS (CONTD) | | | |
| **FOUR-DOOR MODELS** | | **774160** | **65** | **59** | **38** |
| PLYMOUTH | HORIZON | 28205 | 28 | 37 | 10 |
| MERCURY | LYNX | 25058 | 20 | 63 | 13 |
| PLYMOUTH | CHAMP | 8871 | 24 | 53 | 13 |
| DODGE | OMNI | 23619 | 30 | 51 | 15 |
| DODGE | COLT | 9195 | 21 | 76 | 16 |
| NISSAN | STANZA | 38570 | 28 | 67 | 19 |
| FORD | ESCORT | 91789 | 23 | 84 | 20 |
| CHEVROLET | CHEVETTE | 98653 | 33 | 60 | 20 |
| ISUZU | T-CAR/I-MARK | 12975 | 36 | 55 | 20 |
| TOYOTA | COROLLA TERCEL | 45885 | 49 | 44 | 21 |
| PONTIAC | T1000 | 16276 | 34 | 71 | 24 |
| NISSAN | SENTRA | 19493 | 44 | 68 | 30 |
| MAZDA | GLC | 23646 | 45 | 68 | 31 |
| HONDA | CIVIC | 42661 | 70 | 46 | 33 |
| SUBARU | DL | 24935 | 46 | 76 | 35 |
| DATSUN | 310 | 9603 | 38 | 97 | 37 |
| TOYOTA | COROLLA | 38420 | 48 | 91 | 44 |
| RENAULT | LE CAR | 5786 | 102 | 43 | 44 |
| VOLKSWAGEN | RABBIT | 43045 | 129 | 38 | 49 |
| MAZDA | 626 | 41436 | 53 | 96 | 52 |
| DATSUN | 210 | 10907 | 65 | 81 | 53 |
| HONDA | ACCORD | 86547 | 97 | 56 | 54 |
| TOYOTA | CORONA | 5633 | 110 | 85 | 94 |
| VOLKSWAGEN | JETTA | 15723 | 537 | 47 | 250 |
| SAAB | 900 | 5934 | 555 | 69 | 383 |
| **STATION WAGONS/PASSENGER VANS** | | **253030** | **33** | **62** | **20** |
| MERCURY | LYNX | 15392 | 19 | 52 | 10 |
| NISSAN | SENTRA | 17203 | 23 | 57 | 13 |
| FORD | ESCORT | 67370 | 16 | 92 | 14 |
| SUBARU | DL | 37440 | 28 | 63 | 18 |
| SUBARU | DL 4WD | 29520 | 30 | 64 | 19 |
| HONDA | CIVIC | 25982 | 53 | 43 | 23 |

(See footnotes on page 28)

## TABLE 8 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1982 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | SMALL CARS (CONTD) | | | |
| TOYOTA | COROLLA | 29798 | 33 | 70 | 23 |
| DATSUN | 210 | 16858 | 36 | 113 | 40 |
| VOLKSWAGEN | VANAGON | 7384 | 213 | 31 | 66 |
| **SPORTS & SPECIALTY** | | **290302** | **180** | **177** | **319** |
| FORD | EXP | 81912 | 47 | 117 | 55 |
| MERCURY | LN7 | 25704 | 51 | 119 | 60 |
| HONDA | PRELUDE | 38041 | 103 | 59 | 61 |
| MAZDA | RX-7 | 49694 | 127 | 183 | 233 |
| DATSUN | 280ZX 2+2 | 15457 | 173 | 227 | 393 |
| DATSUN | 280ZX | 34624 | 198 | 243 | 483 |
| VOLKSWAGEN | RABBIT CONV. | 8400 | 1406 | 60 | 850 |
| MERCEDES | 380SL COUPE | 4566 | 242 | 388 | 938 |
| PORSCHE | 911 COUPE | 3327 | 215 | 514 | 1107 |
| CHEVROLET | CORVETTE | 18055 | 592 | 271 | 1605 |

(See footnotes on page 28)

## TABLE 8 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1982 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS | | | |
| **TWO-DOOR MODELS** | | **784733** | **92** | **94** | **87** |
| CHEVROLET | CELEBRITY | 14638 | 61 | 26 | 16 |
| CHRYSLER | LE BARON | 22782 | 63 | 28 | 17 |
| CHEVROLET | CITATION | 25246 | 24 | 79 | 19 |
| BUICK | SKYHAWK | 19477 | 50 | 40 | 20 |
| FORD | FUTURA | 18570 | 69 | 32 | 22 |
| OLDSMOBILE | OMEGA | 15931 | 33 | 66 | 22 |
| DODGE | ARIES | 17217 | 46 | 49 | 23 |
| PLYMOUTH | RELIANT | 21610 | 31 | 85 | 27 |
| PONTIAC | PHOENIX | 11513 | 76 | 36 | 28 |
| BUICK | SKYLARK | 25838 | 48 | 65 | 31 |
| PONTIAC | 6000 | 9912 | 62 | 53 | 33 |
| CHEVROLET | CAVALIER | 59587 | 43 | 80 | 34 |
| DODGE | 400 | 15664 | 144 | 25 | 36 |
| OLDSMOBILE | FIRENZA | 10703 | 33 | 111 | 37 |
| PONTIAC | J2000 | 39967 | 30 | 137 | 41 |
| PLYMOUTH | SAPPORO | 11396 | 29 | 147 | 42 |
| BUICK | CENTURY | 14556 | 68 | 62 | 42 |
| FORD | GRANADA | 7708 | 80 | 56 | 45 |
| OLDSMOBILE | CIERA | 21198 | 53 | 86 | 45 |
| VOLVO | 242 | 9882 | 109 | 52 | 57 |
| DODGE | CHALLENGER | 12034 | 37 | 187 | 70 |
| FORD | MUSTANG | 92057 | 130 | 56 | 73 |
| MERCURY | CAPRI | 22028 | 138 | 70 | 96 |
| BUICK | REGAL | 110313 | 132 | 134 | 176 |
| OLDSMOBILE | CUTLASS | 134150 | 128 | 142 | 181 |
| AUDI | 4000 | 5639 | 415 | 60 | 248 |
| **FOUR-DOOR MODELS** | | **1045199** | **67** | **74** | **49** |
| FORD | FUTURA | 48098 | 46 | 21 | 10 |
| DODGE | ARIES | 35259 | 28 | 42 | 12 |
| DODGE | 400 | 4948 | 143 | 8 | 12 |
| BUICK | SKYLARK | 65053 | 31 | 43 | 13 |
| PLYMOUTH | RELIANT | 42150 | 29 | 48 | 14 |

(See footnotes on page 28)

## TABLE 8 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1982 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | **MIDSIZE CARS (CONTD)** | | | |
| AMERICAN | CONCORD | 12204 | 93 | 16 | 15 |
| CHEVROLET | CITATION | 65376 | 17 | 89 | 15 |
| PONTIAC | PHOENIX | 16431 | 62 | 30 | 19 |
| OLDSMOBILE | OMEGA | 34070 | 30 | 65 | 20 |
| MERCURY | ZEPHYR | 14438 | 51 | 45 | 23 |
| BUICK | SKYHAWK | 16466 | 47 | 55 | 26 |
| PONTIAC | J2000 | 33825 | 20 | 128 | 26 |
| OLDSMOBILE | FIRENZA | 11126 | 38 | 71 | 27 |
| CHEVROLET | CELEBRITY | 50998 | 56 | 50 | 28 |
| CHRYSLER | LE BARON | 34926 | 59 | 48 | 28 |
| FORD | GRANADA | 31940 | 82 | 36 | 29 |
| CHEVROLET | CAVALIER | 60280 | 42 | 74 | 31 |
| PONTIAC | 6000 | 32769 | 67 | 52 | 35 |
| MERCURY | COUGAR | 16595 | 121 | 29 | 36 |
| OLDSMOBILE | CIERA | 52404 | 50 | 76 | 38 |
| BUICK | CENTURY | 58527 | 63 | 66 | 41 |
| VOLVO | 244 | 34799 | 77 | 73 | 56 |
| PONTIAC | BONNEVILLE | 43565 | 73 | 100 | 73 |
| BUICK | REGAL | 48956 | 80 | 95 | 76 |
| CHEVROLET | MALIBU | 32740 | 79 | 115 | 91 |
| OLDSMOBILE | CUTLASS | 58529 | 87 | 112 | 97 |
| DATSUN | 810 | 34573 | 45 | 241 | 109 |
| TOYOTA | CRESSIDA | 28188 | 178 | 119 | 212 |
| AUDI | 4000 | 13670 | 464 | 47 | 217 |
| PEUGEOT | 505 | 7303 | 379 | 69 | 262 |
| VOLKSWAGEN | QUANTUM | 1898 | 463 | 59 | 275 |
| **STATION WAGONS/PASSENGER VANS** | | **260105** | **47** | **52** | **24** |
| DODGE | ARIES | 24407 | 30 | 22 | 7 |
| PONTIAC | J2000 | 12684 | 15 | 84 | 13 |
| CHEVROLET | CAVALIER | 35088 | 26 | 66 | 17 |
| PLYMOUTH | RELIANT | 28537 | 30 | 56 | 17 |
| MERCURY | COUGAR | 8897 | 74 | 25 | 18 |
| FORD | GRANADA | 29382 | 56 | 34 | 19 |
| AMERICAN | CONCORD | 6453 | 78 | 26 | 20 |

(See footnotes on page 28)

## TABLE 8 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1982 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONTD) | | | |
| PONTIAC | BONNEVILLE | 11598 | 35 | 59 | 21 |
| BUICK | REGAL | 10764 | 44 | 53 | 23 |
| CHRYSLER | LE BARON | 6182 | 56 | 51 | 28 |
| VOLVO | 245 | 18137 | 62 | 46 | 29 |
| AMERICAN | EAGLE 30 | 14219 | 38 | 93 | 35 |
| CHEVROLET | MALIBU | 24759 | 48 | 75 | 36 |
| OLDSMOBILE | CUTLASS | 14461 | 69 | 52 | 36 |
| DATSUN | 810 | 9995 | 112 | 36 | 40 |
| **SPORTS & SPECIALTY** | | **499997** | **206** | **116** | **239** |
| CHRYSLER | LE BARON CONV. | 8763 | 82 | 72 | 59 |
| MERCURY | COUGAR XR-7 | 11580 | 380 | 29 | 109 |
| CADILLAC | CIMARRON | 22292 | 60 | 189 | 113 |
| FORD | THUNDERBIRD | 33511 | 440 | 27 | 118 |
| LINCOLN | CONTINENTAL | 11793 | 50 | 324 | 161 |
| CHEVROLET | MONTE CARLO | 65987 | 122 | 152 | 186 |
| PONTIAC | GRAND PRIX | 63065 | 128 | 176 | 225 |
| CHEVROLET | CAMARO | 133104 | 152 | 169 | 257 |
| PONTIAC | FIREBIRD | 78893 | 246 | 116 | 286 |
| TOYOTA | CELICA SUPRA | 26707 | 157 | 194 | 304 |
| AUDI | 5000 | 11114 | 512 | 70 | 359 |
| BMW | 528E | 6105 | 438 | 118 | 516 |
| BMW | 320I | 18583 | 632 | 97 | 611 |

(See footnotes on page 28)

TABLE 8 (CONTD)
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | LARGE CARS | | | |
| **TWO-DOOR MODELS** | | **97293** | **152** | **79** | **120** |
| MERCURY | MARQUIS | 7044 | 325 | 23 | 76 |
| BUICK | LE SABRE | 17970 | 124 | 76 | 94 |
| FORD | LTD | 9960 | 320 | 31 | 100 |
| CHEVROLET | CAPRICE | 9657 | 148 | 70 | 103 |
| OLDSMOBILE | DELTA 88 | 35918 | 99 | 107 | 106 |
| OLDSMOBILE | NINETY EIGHT | 10028 | 96 | 194 | 186 |
| BUICK | ELECTRA | 6716 | 160 | 158 | 254 |
| **FOUR-DOOR MODELS** | | **425491** | **139** | **69** | **96** |
| DODGE | DIPLOMAT | 6668 | 60 | 54 | 33 |
| CHEVROLET | IMPALA | 17938 | 33 | 105 | 35 |
| FORD | LTD | 44783 | 268 | 24 | 64 |
| BUICK | LE SABRE | 49155 | 90 | 73 | 65 |
| OLDSMOBILE | DELTA 88 | 79583 | 87 | 83 | 72 |
| MERCURY | MARQUIS | 39655 | 268 | 30 | 80 |
| CHEVROLET | CAPRICE | 58122 | 123 | 71 | 87 |
| CHRYSLER | NEW YORKER | 42140 | 152 | 67 | 102 |
| OLDSMOBILE | NINETY EIGHT | 50798 | 120 | 144 | 173 |
| BUICK | ELECTRA | 33172 | 126 | 153 | 193 |
| **STATION WAGONS/PASSENGER VANS** | | **67223** | **107** | **59** | **63** |
| OLDSMOBILE | CUSTOM CRUISER | 13173 | 60 | 60 | 36 |
| CHEVROLET | IMPALA | 7771 | 41 | 126 | 52 |
| MERCURY | MARQUIS | 6017 | 211 | 28 | 58 |
| FORD | LTD | 11552 | 207 | 34 | 70 |
| CHEVROLET | CAPRICE | 18432 | 97 | 72 | 70 |

(See footnotes on page 28)

## TABLE 8 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1982 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | LARGE CARS (CONTD) | | | |
| SPORTS & SPECIALTY | | 297480 | 215 | 162 | 349 |
| DODGE | MIRADA | 5277 | 152 | 33 | 50 |
| MERCEDES | 240D | 12551 | 88 | 99 | 87 |
| CHRYSLER | CORDOBA | 12198 | 148 | 59 | 88 |
| LINCOLN | TOWN CAR | 20324 | 228 | 56 | 128 |
| LINCOLN | MARK VI 4D | 8174 | 152 | 108 | 164 |
| MERCEDES | 300D | 10956 | 70 | 251 | 176 |
| CADILLAC | DE VILLE 4D | 37120 | 227 | 114 | 259 |
| OLDSMOBILE | TORONADO | 22803 | 174 | 160 | 279 |
| LINCOLN | MARK VI 2D | 7021 | 155 | 203 | 314 |
| BUICK | RIVIERA | 31011 | 208 | 171 | 356 |
| CADILLAC | BROUGHAM 4D | 18427 | 261 | 154 | 402 |
| CADILLAC | DE VILLE 2D | 37510 | 269 | 155 | 416 |
| CADILLAC | BROUGHAM 2D | 4103 | 279 | 185 | 518 |
| MERCEDES | 300SD | 10527 | 302 | 179 | 540 |
| CADILLAC | SEVILLE | 10862 | 209 | 311 | 649 |
| CADILLAC | ELDORADO | 35501 | 291 | 236 | 688 |

**Footnotes for Tables 6, 7, and 8:**

Results are standardized to the distribution:

| Deductible | Youthful Operator | No Youthful Operator |
|---|---|---|
| =$0 | 5% | 50% |
| >$0 | 5% | 40% |

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

## Vans, Pickups, and Utility Vehicles

This section presents theft results for 1982, 1983, and 1984 model year vans, pickups, and utility vehicles. The individual vehicle series included in this report were insured as private passenger vehicles under noncommercial comprehensive coverages. The results for 1984 model year vans, pickups, and utility vehicles are based on a total exposure of nearly 400,000 insured vehicle years, those for 1983 models on nearly 800,000 insured vehicle years, and those for 1982 models on more than one million insured vehicle years.

The results for pickups are reported for two groups: small pickups with curb weight of 3,200 pounds or less and standard pickups with curb weight greater than 3,200 pounds. The utility vehicle results are reported for three sizes of vehicles: small utility vehicles with less than 100 inch wheelbases, intermediate vehicles with 100 to 120 inch wheelbases, and large utility vehicles with wheelbases exceeding 120 inches.

Table 9 summarizes theft losses for 1982-1984 model year vans, pickups, and utility vehicles. The results are presented in relative terms with the value 100 corresponding to the average results for *all passenger cars* in each loss category for each model year. Thus, the value 108 for the relative average loss payment per insured vehicle year for 1982 model year vans indicates a result that is 8 percent greater than the average of $21.40 for all 1982 passenger cars.

Table 9 shows that the 1982 and 1983 small utility vehicles have by far the highest claim frequencies and average loss payments per insured vehicle year. However, the theft results for 1984 small utility vehicles are better than

**TABLE 9**
**Summary of Theft Losses**
**1982-1984 Model Year Vans, Pickups, Utility Vehicles**

| | | 1982 Models | 1983 Models | 1984 Models |
|---|---|---|---|---|
| Relative Claim Frequency | **All Passenger Cars** | **100** | **100** | **100** |
| | Vans | 96 | 102 | 100 |
| | Small Pickups | 56 | 50 | 52 |
| | Standard Pickups | 103 | 108 | 126 |
| | Small Utility Vehicles | 226 | 241 | 78 |
| | Intermediate Utility Vehicles | 72 | 67 | 59 |
| | Large Utility Vehicles | 70 | 56 | 69 |
| Relative Average Loss Payment Per Claim | **All Passenger Cars** | **100** | **100** | **100** |
| | Vans | 113 | 117 | 129 |
| | Small Pickups | 99 | 87 | 82 |
| | Standard Pickups | 138 | 135 | 128 |
| | Small Utility Vehicles | 106 | 77 | 112 |
| | Intermediate Utility Vehicles | 179 | 187 | 167 |
| | Large Utility Vehicles | 215 | 120 | 162 |
| Relative Average Loss Payment Per Insured Vehicle Year | **All Passenger Cars** | **100** | **100** | **100** |
| | Vans | 108 | 119 | 129 |
| | Small Pickups | 55 | 43 | 43 |
| | Standard Pickups | 142 | 145 | 161 |
| | Small Utility Vehicles | 239 | 185 | 87 |
| | Intermediate Utility Vehicles | 129 | 126 | 98 |
| | Large Utility Vehicles | 151 | 67 | 112 |

average with claim frequencies dropping to one-third their previous levels. This dramatic turn around resulted from the introduction in 1984 of the Ford Bronco II and the discontinuance of the Jeep CJ-5. The Jeep models, with particularly high theft losses, account for more than 90 percent of the small utility vehicle exposure for model years 1982 and 1983, whereas they represent only 16 percent of the 1984 exposure. Small pickup trucks have the lowest theft claim frequencies and average loss payments per insured vehicle year.

Tables 10, 11, and 12 present detailed comprehensive theft coverage results for all 1984, 1983, and 1982 model year vans, pickups, and utility vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Results are expressed relative to the results for all passenger cars for each model year and each loss category. Individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each vehicle grouping.

The 1982 Jeep CJ-5 has the highest average loss payment per insured vehicle year; it is three and one-half times higher than the average for all passenger cars. Its theft claim frequency was also more than triple that of all cars. Other vehicles with high overall theft results are the Jeep CJ-7, Chevrolet C10/K10 and C20/K20 pickups, Chevrolet G20 Chevyvan, and GMC C1500/K1500 pickup. The 1983 full-size Chevrolet Blazer has average loss payments per theft claim over three times the all-passenger-car average.

## TABLE 10
## INSURANCE LOSSES, THEFT COVERAGES
## 1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | **VANS** | | | |
| **ALL VANS** | | **43589** | **100** | **129** | **129** |
| FORD | E-150 ECONOLINE (1/2-3/4T) | 12101 | 123 | 88 | 109 |
| DODGE | B250 (3/4T) | 6604 | 105 | 160 | 167 |
| CHEVROLET | G20 CHEVYVAN (3/4T) | 8525 | 108 | 199 | 214 |
| | | **PICKUPS** | | | |
| **SMALL PICKUPS** | | **124018** | **52** | **82** | **43** |
| FORD | RANGER | 25138 | 29 | 55 | 16 |
| NISSAN | STANDARD BED | 12040 | 51 | 63 | 32 |
| CHEVROLET | S10 | 19686 | 38 | 90 | 34 |
| MAZDA | STANDARD BED | 11376 | 75 | 63 | 48 |
| NISSAN | KING CAB | 11509 | 55 | 101 | 56 |
| TOYOTA | LONG BED | 7816 | 68 | 82 | 56 |
| TOYOTA | STANDARD BED | 7515 | 110 | 60 | 66 |
| TOYOTA | XTRA CAB | 7340 | 88 | 135 | 118 |
| **STANDARD PICKUPS** | | **100204** | **126** | **128** | **161** |
| DODGE | D150/W150 (1/2T) | 9925 | 74 | 54 | 40 |
| FORD | F-150 (1/2-3/4T) | 35414 | 103 | 87 | 89 |
| FORD | F-250 (3/4T) | 10438 | 58 | 171 | 100 |
| CHEVROLET | C20/K20 (3/4T) | 5696 | 105 | 171 | 180 |
| GMC | C1500/K1500 (1/2T) | 6914 | 175 | 151 | 265 |
| CHEVROLET | C10/K10 (1/2T) | 25474 | 211 | 139 | 293 |

(See footnotes on page 37)

## TABLE 10 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | UTILITY VEHICLES | | | |
| **SMALL UTILITY VEHICLES** | | **35349** | **78** | **112** | **87** |
| FORD | BRONCO II | 29413 | 51 | 126 | 64 |
| JEEP | CJ-7 | 5487 | 213 | 101 | 214 |
| **INTERMEDIATE UTILITY VEHICLES** | | **54284** | **59** | **167** | **98** |
| JEEP | CHEROKEE | 7959 | 56 | 119 | 66 |
| CHEVROLET | S10 BLAZER | 20613 | 53 | 136 | 72 |
| FORD | BRONCO | 6360 | 68 | 154 | 104 |
| **LARGE UTILITY VEHICLES** | | **6282** | **69** | **162** | **112** |

(See footnotes on page 37)

## TABLE 11
## INSURANCE LOSSES, THEFT COVERAGES
## 1983 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | **VANS** | | | |
| **ALL VANS** | | **130131** | **102** | **117** | **119** |
| FORD | E-150 CLUB WAGON (1/2-3/4) | 6546 | 79 | 42 | 33 |
| CHEVROLET | G10 CHEVYVAN (1/2T) | 5675 | 93 | 80 | 74 |
| DODGE | B150 (1/2T) | 16167 | 95 | 87 | 83 |
| CHEVROLET | G20 SPORTVAN (3/4T) | 7047 | 77 | 136 | 104 |
| FORD | E-100 ECONOLINE (1/2T) | 5254 | 112 | 96 | 107 |
| FORD | E-150 ECONOLINE (1/2-3/4T) | 29223 | 108 | 107 | 115 |
| DODGE | B250 (3/4T) | 15781 | 108 | 117 | 126 |
| GMC | G2500 VANDURA (3/4T) | 9730 | 114 | 123 | 141 |
| CHEVROLET | G20 CHEVYVAN (3/4T) | 27620 | 104 | 177 | 183 |
| | | **PICKUPS** | | | |
| **SMALL PICKUPS** | | **299425** | **50** | **87** | **43** |
| MAZDA | LONG BED | 9175 | 48 | 32 | 16 |
| DODGE | D-50 | 8041 | 35 | 49 | 17 |
| MAZDA | STANDARD BED | 15233 | 47 | 56 | 27 |
| CHEVROLET | S10 | 60556 | 36 | 88 | 32 |
| NISSAN | STANDARD BED | 13566 | 57 | 64 | 37 |
| FORD | RANGER | 93950 | 36 | 103 | 37 |
| GMC | S15 | 11372 | 39 | 96 | 38 |
| NISSAN | KING CAB | 15333 | 56 | 79 | 44 |
| TOYOTA | LONG BED | 29047 | 86 | 85 | 73 |
| TOYOTA | STANDARD BED | 24444 | 92 | 97 | 90 |

(See footnotes on page 37)

## TABLE 11 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1983 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | **PICKUPS (CONTD)** | | | |
| **STANDARD PICKUPS** | | **237103** | **108** | **135** | **145** |
| DODGE | D150/W150 (1/2T) | 21157 | 66 | 60 | 39 |
| FORD | F-100 (1/2T) | 26276 | 61 | 80 | 49 |
| FORD | F-250 (3/4T) | 20782 | 58 | 124 | 72 |
| FORD | F-150 (1/2-3/4T) | 59169 | 86 | 99 | 86 |
| CHEVROLET | EL CAMINO | 7374 | 89 | 111 | 98 |
| CHEVROLET | C20/K20 (3/4T) | 13484 | 111 | 172 | 190 |
| CHEVROLET | C10/K10 (1/2T) | 64790 | 164 | 159 | 261 |
| GMC | C1500/K1500 (1/2T) | 16640 | 170 | 160 | 271 |
| | | **UTILITY VEHICLES** | | | |
| **SMALL UTILITY VEHICLES** | | **17532** | **241** | **77** | **185** |
| JEEP | CJ-7 | 15819 | 241 | 79 | 190 |
| **INTERMEDIATE UTILITY VEHICLES** | | **65635** | **67** | **187** | **126** |
| CHEVROLET | S10 BLAZER | 16441 | 57 | 97 | 56 |
| DODGE | AD150/AW150 (1/2T) | 8665 | 74 | 136 | 100 |
| FORD | BRONCO | 15922 | 64 | 189 | 121 |
| JEEP | WAGONEER | 5854 | 55 | 253 | 140 |
| CHEVROLET | K10 BLAZER (1/2T) | 9761 | 89 | 322 | 286 |
| **LARGE UTILITY VEHICLES** | | **13485** | **56** | **120** | **67** |
| CHEVROLET | C10/K10 SUBURBAN (1/2T) | 7473 | 57 | 131 | 75 |

(See footnotes on page 37)

## TABLE 12
## INSURANCE LOSSES, THEFT COVERAGES
## 1982 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | **VANS** | | | |
| **ALL VANS** | | **163385** | **96** | **113** | **108** |
| FORD | E-150 CLUB WAGON (1/2-3/4) | 10791 | 65 | 47 | 31 |
| FORD | E-100 ECONOLINE (1/2T) | 8240 | 79 | 71 | 56 |
| DODGE | B150 (1/2T) | 22044 | 95 | 84 | 80 |
| DODGE | B250 (3/4T) | 23923 | 97 | 100 | 98 |
| CHEVROLET | G20 SPORTVAN (3/4T) | 6889 | 75 | 138 | 103 |
| CHEVROLET | G10 CHEVYVAN (1/2T) | 10322 | 89 | 133 | 118 |
| CHEVROLET | G20 CHEVYVAN (3/4T) | 26766 | 99 | 135 | 134 |
| FORD | E-150 ECONOLINE(1/2-3/4T) | 32911 | 117 | 122 | 143 |
| GMC | G2500 VANDURA (3/4T) | 8644 | 95 | 172 | 163 |
| | | **PICKUPS** | | | |
| **SMALL PICKUPS** | | **398475** | **56** | **99** | **55** |
| MAZDA | STANDARD BED | 6450 | 59 | 41 | 24 |
| MAZDA | LONG BED | 11847 | 44 | 57 | 25 |
| ISUZU | STANDARD BED | 5790 | 44 | 58 | 25 |
| GMC | S15 | 23795 | 39 | 83 | 32 |
| ISUZU | LONG BED | 5246 | 31 | 106 | 33 |
| DODGE | RAMPAGE | 9081 | 30 | 120 | 36 |
| CHEVROLET | S10 | 107359 | 40 | 95 | 38 |
| NISSAN | KING CAB | 51781 | 52 | 83 | 43 |
| DODGE | D-50 | 19022 | 44 | 102 | 45 |
| VOLKSWAGEN | RABBIT | 8028 | 86 | 61 | 53 |
| NISSAN | STANDARD BED | 26314 | 53 | 101 | 54 |
| NISSAN | STRETCH | 6339 | 70 | 89 | 62 |
| TOYOTA | LONG BED | 51406 | 78 | 119 | 93 |
| TOYOTA | STANDARD BED | 37804 | 92 | 105 | 97 |

(See footnotes on page 37)

## TABLE 12 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1982 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | **PICKUPS (CONTD)** | | | |
| **STANDARD PICKUPS** | | **418028** | **103** | **138** | **142** |
| DODGE | D150/W150 (1/2T) | 38850 | 61 | 75 | 45 |
| FORD | F-150 (1/2-3/4T) | 90089 | 80 | 84 | 67 |
| CHEVROLET | EL CAMINO | 13215 | 85 | 81 | 69 |
| FORD | F-100 (1/2T) | 63923 | 68 | 105 | 71 |
| GMC | C2500/K2500 (3/4T) | 8068 | 82 | 128 | 104 |
| FORD | F-250 (3/4T) | 22350 | 63 | 169 | 106 |
| CHEVROLET | C20/K20 (3/4T) | 23769 | 95 | 219 | 209 |
| GMC | C1500/K1500 (1/2T) | 33877 | 152 | 158 | 240 |
| CHEVROLET | C10/K10 (1/2T) | 117435 | 152 | 161 | 245 |
| | | **UTILITY VEHICLES** | | | |
| **SMALL UTILITY VEHICLES** | | **19340** | **226** | **106** | **239** |
| JEEP | CJ-7 | 14677 | 207 | 106 | 220 |
| JEEP | CJ-5 | 4020 | 319 | 109 | 349 |
| **INTERMEDIATE UTILITY VEHICLES** | | **58116** | **72** | **179** | **129** |
| JEEP | WAGONEER | 6627 | 44 | 115 | 50 |
| DODGE | AD150/AW150 (1/2T) | 5682 | 87 | 115 | 100 |
| FORD | BRONCO | 24178 | 67 | 172 | 116 |
| CHEVROLET | C10/K10 BLAZER (1/2T) | 13542 | 84 | 229 | 194 |

(See footnotes on page 37)

## TABLE 12 (CONTD)
## INSURANCE LOSSES, THEFT COVERAGES
## 1982 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | UTILITY VEHICLES (CONTD) | | | |
| LARGE UTILITY VEHICLES | | 14114 | 70 | 215 | 151 |
| CHEVROLET | C10/K10 SUBURBAN (1/2T) | 7686 | 71 | 216 | 153 |

**Footnotes for Tables 10, 11, and 12:**

Results are standardized to the distribution:

| Deductible | Youthful Operator | No Youthful Operator |
|---|---|---|
| =$0 | 5% | 50% |
| >$0 | 5% | 40% |

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

# Appendix A
## 1982 — 1984 Vehicle Series Designations

| Passenger Cars | | | | | |
|---|---|---|---|---|---|
| | | | Vehicle Size Class | | |
| Make | Series Name | Body Style | 1982 | 1983 | 1984 |
| Alfa Romeo* | GTV6 | 2 Dr. | S | S | S |
| | Spider Veloce | 2 Dr. | S | S | S |
| American | Concord | 2 Dr.[4], 4 Dr., S.W. | M | M | |
| | Eagle | 2 Dr.[4], 4 Dr., S.W. | M | M | M |
| | Eagle 50 | 2 Dr. | S | | |
| | Eagle 50 Liftback | 2 Dr. | S | S | |
| | Spirit | 2 Dr. | S | | |
| | Spirit Liftback | 2 Dr. | S | S | |
| Audi | 4000 | 2 Dr., 4 Dr. | M | M | M |
| | 5000* | 4 Dr., S.W.[1] | M | M | M |
| | GT Coupe* | 2 Dr. | | | M |
| | Quattro* | 2 Dr., 4 Dr.[1] | | S | S |
| BMW* | 318i | 2 Dr. | | | M |
| | 320i | 2 Dr. | M | M | |
| | 325e | 2 Dr. | | | M |
| | 528e | 4 Dr. | M | M | M |
| | 533i | 4 Dr. | | M | M |
| | 633csi | 2 Dr. | M | M | M |
| | 733i | 4 Dr. | L | L | L |
| Buick | Century | 2 Dr., 4 Dr., S.W.[1] | M | M | M |
| | Electra | 2 Dr., 4 Dr., S.W. | L | L | L |
| | LeSabre | 2 Dr., 4 Dr., S.W.[6] | L | L | L |
| | Regal | 2 Dr., 4 Dr., S.W.[6] | M | M | M |
| | Riviera* | 2 Dr., Conv. | L | L | L |
| | Skyhawk | 2 Dr., 4 Dr., S.W.[3] | M | M | M |
| | Skylark | 2 Dr., 4 Dr. | M | M | M |
| Cadillac* | Brougham | 2 Dr., 4 Dr. | L | L | L |
| | Cimarron | 4 Dr. | M | M | M |
| | DeVille | 2 Dr., 4 Dr. | L | L | L |
| | Eldorado | 2 Dr., Conv.[1] | L | L | L |
| | Fleetwood Limo | 4 Dr. | L | L | L |
| | Seville | 4 Dr. | L | L | L |
| Chevrolet | Camaro* | 2 Dr. | M | M | M |
| | Caprice | 2 Dr.[5], 4 Dr., S.W. | L | L | L |
| | Cavalier | 2 Dr., 4 Dr., S.W., Conv.[3,*] | M | M | M |

(See footnotes on page 46)

# Appendix A
## 1982 — 1984 Vehicle Series Designations

| Passenger Cars | | | | | |
|---|---|---|---|---|---|
| Make | Series Name | Body Style | Vehicle Size Class | | |
| | | | 1982 | 1983 | 1984 |
| Chevrolet (cont'd) | Celebrity | 2 Dr., 4 Dr., S.W.[1] | M | M | M |
| | Chevette | 2 Dr., 4 Dr. | S | S | S |
| | Citation | 2 Dr., 4 Dr. | M | M | M |
| | Corvette* | 2 Dr. | S | | S |
| | Impala | 4 Dr., S.W.[4] | L | L | L |
| | Malibu | 4 Dr., S.W. | M | M | |
| | Monte Carlo* | 2 Dr. | M | M | M |
| Chrysler | Cordoba* | 2 Dr. | L | L | |
| | E Class | 4 Dr. | | M | M |
| | Executive Sedan* | 4 Dr. | | L | L |
| | Fifth Avenue | 4 Dr. | | L | L |
| | Imperial* | 2 Dr. | L | L | |
| | Laser | 2 Dr. | | | S |
| | LeBaron | 2 Dr., 4 Dr., S.W., Conv.* | M | M | M |
| | Newport | 4 Dr. | | | L |
| | New Yorker | 4 Dr. | L | M | M |
| Datsun/Nissan | 200SX | 2 Dr. | S | S | S |
| | 210 | 2 Dr., 4 Dr., S.W. | S | | |
| | 280/300ZX* | 2 Dr. | S | S | S |
| | 280/300ZX 2+2* | 2 Dr. | S | S | S |
| | 310 | 2 Dr., 4 Dr. | S | | |
| | 810 Maxima | 4 Dr., S.W. | M | M | M |
| | Pulsar | 2 Dr., 4 Dr. | | S | S |
| | Sentra | 2 Dr., 4 Dr., S.W. | S | S | S |
| | Stanza | 2 Dr., 4 Dr. | S | S | S |
| Dodge | 400 | 2 Dr., 4 Dr., Conv.* | M | M | |
| | 600 | 2 Dr.[1], 4 Dr., Conv.[1,*] | | M | M |
| | Aries | 2 Dr., 4 Dr., S.W. | M | M | M |
| | Caravan | P.V. | | | L |
| | Charger | 2 Dr. | S | S | S |
| | Daytona | 2 Dr. | | | S |
| | Diplomat | 4 Dr. | L | L | L |
| | Mirada* | 2 Dr. | L | L | |
| | Omni | 4 Dr. | S | S | S |
| Dodge/ Mitsubishi | Challenger | 2 Dr. | M | M | |
| | Colt | 2 Dr., 4 Dr. | S | S | S |
| | Conquest | 2 Dr. | | | S |
| | Vista | S.W. | | | M |

(See footnotes on page 46)

# Appendix A
## 1982 — 1984 Vehicle Series Designations

| Passenger Cars | | | | | |
|---|---|---|---|---|---|
| Make | Series Name | Body Style | Vehicle Size Class | | |
| | | | 1982 | 1983 | 1984 |
| Fiat | Brava | 2 Dr., 4 Dr. | S | | |
| | Spider 2000* | 2 Dr. | S | S | S |
| | Strada | 2 Dr., 4 Dr. | S | | |
| | X 1/9* | 2 Dr. | S | S | S |
| Ford | Crown Victoria | 2 Dr., 4 Dr., S.W. | L | L | L |
| | Escort | 2 Dr., 4 Dr., S.W. | S | S | S |
| | EXP* | 2 Dr. | S | S | S |
| | Futura | 2 Dr., 4 Dr. | M | M | |
| | Granada | 2 Dr., 4 Dr., S.W. | M | | |
| | LTD | 4 Dr., S.W. | | M | M |
| | Mustang | 2 Dr., Conv.[3,*] | M | M | M |
| | Tempo | 2 Dr., 4 Dr. | | | M |
| | Thunderbird* | 2 Dr. | M | M | M |
| Honda | Accord | 2 Dr., 4 Dr. | S | S | S |
| | Civic | 2 Dr., 4 Dr., S.W. | S | S | S |
| | Prelude* | 2 Dr. | S | S | S |
| Isuzu | Impulse* | 2 Dr. | | S | S |
| | T-Car/I-Mark | 2 Dr., 4 Dr. | S | S | S |
| Jaguar* | XJ6 | 4 Dr. | L | L | L |
| | XJS | 2 Dr. | M | M | M |
| Lincoln* | Continental | 4 Dr. | M | M | M |
| | Mark VI | 2 Dr., 4 Dr. | L | L | |
| | Mark VII | 2 Dr. | | | M |
| | Town Car | 4 Dr. | L | L | L |
| Mazda | 626 | 2 Dr., 4 Dr. | S | S | S |
| | GLC | 2 Dr., 4 Dr., S.W. | S | S | S |
| | RX-7* | 2 Dr. | S | S | S |
| Mercedes Benz* | 190D,E | 4 Dr. | | | M |
| | 240D | 4 Dr. | L | L | |
| | 300CD | 2 Dr. | M | M | M |
| | 300D | 4 Dr. | L | L | L |
| | 300SD | 4 Dr. | L | L | L |
| | 300TD | S.W. | L | L | L |
| | 380SE | 4 Dr. | | | L |

(See footnotes on page 46)

# Appendix A
## 1982 — 1984 Vehicle Series Designations

| Passenger Cars | | | | | |
|---|---|---|---|---|---|
| | | | Vehicle Size Class | | |
| Make | Series Name | Body Style | 1982 | 1983 | 1984 |
| Mercedes Benz (cont'd) | 380SEC | 2 Dr. | L | L | |
| | 380SEL | 4 Dr. | L | L | |
| | 380SL | 2 Dr. | S | S | S |
| | 500SEC | 2 Dr. | | | L |
| | 500SEL | 4 Dr. | | | L |
| Mercury | Capri | 2 Dr. | M | M | M |
| | Cougar | 2 Dr., 4 Dr., S.W. | M | | |
| | Cougar XR7* | 2 Dr. | M | M | M |
| | Grand Marquis | 2 Dr., 4 Dr., S.W. | L | L | L |
| | LN7* | 2 Dr. | S | S | |
| | Lynx | 2 Dr., 4 Dr., S.W. | S | S | S |
| | Marquis | 4 Dr., S.W. | | M | M |
| | Topaz | 2 Dr., 4 Dr. | | | M |
| | Zephyr | 2 Dr., 4 Dr. | M | M | |
| Mitsubishi | Cordia | 2 Dr. | | S | S |
| | Starion* | 2 Dr. | | S | S |
| | Tredia | 4 Dr. | | S | S |
| Oldsmobile | Ciera | 2 Dr., 4 Dr., S.W.[1] | M | M | M |
| | Custom Cruiser | S.W. | L | L | L |
| | Cutlass | 2 Dr., 4 Dr., S.W.[6] | M | M | M |
| | Delta 88 | 2 Dr., 4 Dr. | L | L | L |
| | Firenza | 2 Dr., 4 Dr., S.W.[3] | M | M | M |
| | Ninety Eight | 2 Dr., 4 Dr. | L | L | L |
| | Omega | 2 Dr., 4 Dr. | M | M | M |
| | Toronado* | 2 Dr. | L | L | L |
| Peugeot | 504, 505 | S.W. | L | L | L |
| | 505 | 4 Dr. | M | M | M |
| | 604* | 4 Dr. | L | L | L |
| Plymouth | Gran Fury | 4 Dr. | L | L | L |
| | Horizon | 4 Dr. | S | S | S |
| | Reliant | 2 Dr., 4 Dr., S.W. | M | M | M |
| | Turismo | 2 Dr. | S | S | S |
| | Voyager | P.V. | | | L |
| Plymouth/ Mitsubishi | Champ/Colt | 2 Dr., 4 Dr. | S | S | S |
| | Conquest | 2 Dr. | | | S |
| | Sapporo | 2 Dr. | M | M | |
| | Vista | S.W. | | | M |

(See footnotes on page 46)

# Appendix A
## 1982 — 1984 Vehicle Series Designations

| Passenger Cars | | | | | |
|---|---|---|---|---|---|
| | | | Vehicle Size Class | | |
| Make | Series Name | Body Style | 1982 | 1983 | 1984 |
| Pontiac | 1000 | 2 Dr., 4 Dr. | S | S | S |
| | 2000 | 2 Dr. 4 Dr., S.W., Conv.[3,*] | M | M | M |
| | 6000 | 2 Dr., 4 Dr., S.W.[1] | M | M | M |
| | Bonneville | 4 Dr., S.W.[6] | M | M | M |
| | Fiero* | 2 Dr. | | | S |
| | Firebird* | 2 Dr. | M | M | M |
| | Grand Prix* | 2 Dr. | M | M | M |
| | Parisienne | 4 Dr., S.W. | | | L |
| | Phoenix | 2 Dr., 4 Dr. | M | M | M |
| Porsche* | 911 Coupe | 2 Dr., Conv.[1] | S | S | S |
| | 924 Coupe | 2 Dr. | S | | |
| | 928 Coupe | 2 Dr. | S | S | S |
| | 944 Coupe | 2 Dr. | | S | S |
| Renault | 18i | 4 Dr., S.W. | S | S | |
| | Alliance | 2 Dr., 4 Dr. | | S | S |
| | Encore | 2 Dr., 4 Dr. | | | S |
| | Fuego* | 2 Dr. | S | S | S |
| | LeCar | 2 Dr., 4 Dr. | S | S | |
| | Sportwagon | S.W. | | | S |
| Saab | 900 | 2 Dr., 4 Dr. | S | S | S |
| Subaru | Hatchback | 2 Dr. | S | S | S |
| | Hatchback-4WD | 2 Dr. | S | S | S |
| | DL/GL | 2 Dr., 4 Dr., S.W. | S | S | S |
| | GL-4WD | 2 Dr.[1], 4 Dr.[1], S.W. | S | S | S |
| Toyota | Camry | 4 Dr. | | M | M |
| | Celica | 2 Dr. | S | S | S |
| | Celica Supra* | 2 Dr. | M | M | M |
| | Corolla | 2 Dr., 4 Dr., S.W.[6] | S | S | S |
| | Corona | 4 Dr., S.W. | S | | |
| | Cressida | 4 Dr., S.W. | M | M | M |
| | Starlet | 2 Dr. | S | S | S |
| | Tercel | 2 Dr., 4 Dr., S.W.[1] | S | S | S |
| | Tercel-4WD | S.W. | | S | S |
| | Van Wagon | P.V. | | | S |

(See footnotes on page 46)

# Appendix A
## 1982 — 1984 Vehicle Series Designations

| Passenger Cars | | | | | |
|---|---|---|---|---|---|
| Make | Series Name | Body Style | Vehicle Size Class | | |
| | | | 1982 | 1983 | 1984 |
| Volkswagen | Jetta | 2 Dr., 4 Dr. | S | S | S |
| | Quantum | 2 Dr.[6], 4 Dr., S.W. | M | M | M |
| | Rabbit | 2 Dr., 4 Dr., Conv.* | S | S | S |
| | Scirocco | 2 Dr. | S | S | S |
| | Vanagon | P.V. | | | S |
| Volvo | 240 | 2 Dr., 4 Dr., S.W. | M | M | M |
| | 264* | 4 Dr. | M | | |
| | 760* | 4 Dr. | | M | M |

(See footnotes on page 46)

# Appendix A

## 1982 — 1984 Vehicle Series Designations

| Vans, Pickup Trucks, and Utility Vehicles | | | | |
|---|---|---|---|---|
| **Make** | **Series Name** | **Vehicle Type** | **Size Class** | **Model Year(s)** |
| Chevrolet | G10 Chevyvan (1/2 T) | Van | | 82-84 |
| | G10 Sportvan (1/2 T) | Van | | 82-84 |
| | G20 Chevyvan (3/4 T) | Van | | 82-84 |
| | G20 Sportvan (3/4 T) | Van | | 82-84 |
| | Luv | Pickup | Small | 82 |
| | Luv Long Bed | Pickup | Small | 82 |
| | S10 | Pickup | Small | 82-84 |
| | C10/K10 (1/2 T) | Pickup | Standard | 82-84 |
| | C20/K20 (3/4 T) | Pickup | Standard | 82-84 |
| | El Camino | Pickup | Standard | 82-84 |
| | C10/K10 Blazer (1/2 T) | Util. Veh. | Intermediate | 82-84 |
| | S10 Blazer | Util. Veh. | Intermediate | 83-84 |
| | C10/K10 Suburban (1/2 T) | Util. Veh. | Large | 82-84 |
| | C20/K20 Suburban (3/4 T) | Util. Veh. | Large | 82-84 |
| Datsun | King Cab | Pickup | Small | 82-84 |
| | Standard Bed | Pickup | Small | 82-84 |
| | Long Bed | Pickup | Small | 82-84 |
| Dodge | B150 (1/2 T) | Van | | 82-84 |
| | B250 (3/4 T) | Van | | 82-84 |
| | Mini Ram Van | Van | | 84 |
| | D-50 | Pickup | Small | 82-84 |
| | Rampage | Pickup | Small | 82-84 |
| | D150/W150 (1/2 T) | Pickup | Standard | 82-84 |
| | D250/W250 (3/4 T) | Pickup | Standard | 82-84 |
| | AD150/AW150 (1/2 T) | Util. Veh. | Intermediate | 82-84 |
| Ford | E-100 Club Wagon (1/2 T) | Van | | 82 |
| | E-100 Econoline (1/2 T) | Van | | 82-83 |
| | E-150 Club Wagon (1/2-3/4T) | Van | | 82-84 |
| | E-150 Econoline (1/2-3/4T) | Van | | 82-84 |
| | E-250 Club Wagon (3/4 T) | Van | | 82-84 |
| | E-250 Econoline (3/4 T) | Van | | 82-84 |
| | Courier | Pickup | Small | 82-84 |
| | Courier Long Bed | Pickup | Small | 82-84 |
| | Ranger | Pickup | Small | 83-84 |
| | F-100 (1/2 T) | Pickup | Standard | 82-83 |
| | F-150 (1/2-3/4 T) | Pickup | Standard | 82-84 |
| | F-250 (3/4 T) | Pickup | Standard | 82-84 |

(See footnotes on page 46)

# Appendix A

## 1982 — 1984 Vehicle Series Designations

| Vans, Pickup Trucks, and Utility Vehicles | | | | |
|---|---|---|---|---|
| **Make** | **Series Name** | **Vehicle Type** | **Size Class** | **Model Year(s)** |
| Ford | Bronco II | Util. Veh. | Small | 84 |
| (cont'd) | Bronco | Util. Veh. | Intermediate | 82-84 |
| GMC | G1500 Rally Wagon (1/2 T) | Van | | 82-84 |
| | G1500 Vandura (1/2 T) | Van | | 82-84 |
| | G2500 Rally Wagon (3/4 T) | Van | | 82-84 |
| | G2500 Vandura (3/4 T) | Van | | 82-84 |
| | S15 | Pickup | Small | 82-84 |
| | Caballero | Pickup | Standard | 82-84 |
| | C1500/K1500 (1/2 T) | Pickup | Standard | 82-84 |
| | C2500/K2500 (3/4 T) | Pickup | Standard | 82-84 |
| | C1500/K1500 Jimmy (1/2 T) | Util. Veh. | Intermediate | 82-84 |
| | S15 Jimmy | Util. Veh. | Intermediate | 83-84 |
| | C1500/K1500 Suburban (1/2 T) | Util. Veh. | Large | 82-84 |
| | C2500/K2500 Suburban (3/4 T) | Util. Veh. | Large | 82-84 |
| Isuzu | Long Bed | Pickup | Small | 82-84 |
| | Standard Bed | Pickup | Small | 82-84 |
| | Trooper | Util. Veh. | Intermediate | 84 |
| Jeep | Scrambler | Pickup | Small | 82-84 |
| | J10 (1/2 T) | Pickup | Standard | 82-84 |
| | J10/J20 (3/4 T) | Pickup | Standard | 82-84 |
| | CJ-5 | Util. Veh. | Small | 82-83 |
| | CJ-7 | Util. Veh. | Small | 82-84 |
| | Cherokee | Util. Veh. | Intermediate | 82-84 |
| | Wagoneer | Util. Veh. | Intermediate | 82-84 |
| | Grand Wagoneer | Util. Veh. | Intermediate | 84 |
| Mazda | Long Bed | Pickup | Small | 82-84 |
| | Standard Bed | Pickup | Small | 82-84 |
| Mitsubishi | Standard Bed | Pickup | Small | 83-84 |
| | Montero | Util. Veh. | Small | 83-84 |

(See footnotes on page 46)

# Appendix A
## 1982 — 1984 Vehicle Series Designations

| Vans, Pickup Trucks, and Utility Vehicles | | | | |
|---|---|---|---|---|
| **Make** | **Series Name** | **Vehicle Type** | **Size Class** | **Model Year(s)** |
| Plymouth | PB150 (1/2 T) | Van | | 82-83 |
| | PB250 (3/4 T) | Van | | 82-83 |
| | Arrow | Pickup | Small | 82 |
| | Scamp | Pickup | Small | 83 |
| Subaru | Brat | Pickup | Small | 82-84 |
| Toyota | Cargo Van | Van | Small | 84 |
| | Long Bed | Pickup | Small | 82-84 |
| | Long Bed (3/4 T) | Pickup | Small | 82-84 |
| | Standard Bed | Pickup | Small | 82-84 |
| | Xtra Cab | Pickup | Small | 84 |
| | 4Runner | Pickup | Standard | 84 |
| | Land Cruiser | Util. Veh. | Small | 82-83 |
| | Land Cruiser S.W. | Util. Veh. | Intermediate | 82-84 |
| Volkswagen | Vanagon Camper | Van | Small | 82-84 |
| | Rabbit | Pickup | Small | 82-83 |

**Size Class (Passenger Cars):**
**Small** (S) wheelbase (after rounding to nearest inch) less than or equal to 99 inches
**Midsize** (M) wheelbase (after rounding to nearest inch) greater than 99 and less than or equal to 109 inches
**Large** (L) wheelbase (after rounding to nearest inch) greater than 109 inches

**Body Style Abbreviations:**
**Conv.** Convertible
**P.V.** Passenger Van
**S.W.** Station Wagon

**Footnotes:**
1 1984 models only
2 1983 models only
3 1983 & 1984 models only
4 1982 models only
5 1982 & 1984 models only
6 1982 & 1983 models only
* These cars classified as sports or specialty models

Models contributing less than 500 insured vehicle years of exposure are not listed

# Appendix B
# Definitions

***Average Loss Payment per Claim*** — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

***Average Loss Payment per Insured Vehicle Year*** — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 1,000; expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

***Claim Frequency*** — The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one thousand insured vehicle years.

***Deductible Amount*** — That portion of the theft loss borne by the policyholder.

***Exposure*** — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

***Loss Payment*** — That portion of the theft loss borne by the insurer; in general, the total theft loss minus the deductible amount.

***Operator Age Group*** — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see *Youthful Operator*).

***Rated Driver*** — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

***Theft Coverages*** — The coverage under which people insure their own car against loss caused by partial or total theft.

***Vehicle Classifications*** — There are four vehicle classes, defined as follows:

1. ***Passenger Vehicles*** - There are four major body style groupings of passenger vehicles — regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, all midsize and large cars that have two-door models only, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

   ***Small*** —Vehicles with wheelbases less than or equal to 99 inches.

   ***Midsize*** —Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

   ***Large*** —Vehicles with wheelbases greater than 109 inches.

2. ***Vans*** - Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear door. The cargo area is not separated from the passenger area — both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.

3. ***Pickups*** - Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight — small pickups (less than 3,200 pounds) and standard pickups (3,200 pounds or more).

4. ***Utility Vehicles*** - Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase — small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

***Vehicle Identification Number (VIN)*** — A code, variously comprising both numbers and letters; normaily 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

***Vehicle Series*** — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

***Youthful Operator*** — For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

# List of Publications

Research reports published by the Highway Loss Data Institute are:

**R72-1** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models*, June 1973.

**R73-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models*, September 1973.

**R73-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models*, March 1974.

**R73-3** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two years*, December 1974.

**R73-4** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years*, December 1975.

**R74-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models*, May 1974.

**R74-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year*, December 1974.

**R74-3** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years*, December 1975.

**R75-1** *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models*, July 1975.

**R75-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year*, December 1975.

**R76-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models*, June 1976.

**R76-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years*, December 1976.

**R77-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models*, June 1977.

**R77-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years*, December 1977.

**R78-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models*, June 1978.

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**R82-2** *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years*, December 1982.

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**R83-2** *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years*, January 1984.

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**V80-1** *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles; 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years*, December 1980.

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